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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/869,872	06/02/1997	CHRISTOPHER KEVIN BROWNELL	13237-1560	6264

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EXAMINER

RIMELL, SAMUEL G

ART UNIT	PAPER NUMBER
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2175

DATE MAILED: 04/07/2004

38

Please find below and/or attached an Office communication concerning this application or proceeding.

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# Office Action Summary

Application No.

08/869,872

Applicant(s)

BROWNELL ET AL.

Examiner

Sam Rimell

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2175

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 26-47 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 26-47 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

## Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

  
**SAM RIMELL**  
**PRIMARY EXAMINER**

## Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_.
- ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_.
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: \_\_\_\_.

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Preliminary Note: During the interview of 12/22/03, the Examiner discussed and suggested language which has been presently incorporated into the claims with the amendment of January 21, 2004. However, upon reconsideration of the prior art of record, examiner finds that a prior art reference of record is in fact applicable to the claims as amended. Accordingly, the pending claims 26-47 are rejected, but the rejection is made non-final.

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 26-47 are rejected under 35 U.S.C. 102(b) as being anticipated by Microsoft Money User's Guide, Version 2.0, hereafter referred to as "Microsoft Money".

The Microsoft Money reference includes a copyright date of "1991-1992", which is more than one year prior to the filing date of the present application. Accordingly, the reference is applied under 35 USC 102(b).

Claim 26: Page 25 of Microsoft Money illustrates the steps of receiving a financial statement from a bank. The entries shown in the account book on page 27 are copied from the financial statement, which include payee names and transaction amounts.

The last three lines of page 125 state that the payee name received in the financial transaction can alternatively be a shortcut name, such as "CPL" for "City Power and Light". Thus, the received payee name in the account book can initially be "CPL" instead of "City Power and Light".

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Page 123 outlines a user command for changing the received payee name "CPL" to the preferred payee name "City Power and Light" by entering the phrase "CPL" in the shortcut box on the payee list. This will cause the received payee name "CPL" to be changed to "City Power and Light".

Page 123 illustrates a data structure. The data structure is a payee table (payee list box). The entire content of the payee list box is readable as a dummy field.

As seen in the payee list box on page 125, the received payee name "CPL" is typed into the shortcut box within the dummy field.

As seen on page 123, the received payee name "CPL" is linked to the preferred payee name "City Power and Light" by a scroll bar function. When the preferred name "City Power and Light" is selected on the scroll bar, it displays the associated received payee name "CPL".

Whenever the term CPL is entered in a financial transaction, the preferred payee name "City Power and Light" is invoked.

Claim 27: The dummy field is the entire content of the Payee List box on page 123. A "deleted payee name" is a payee name which has been highlighted by the scroll bar prior to deletion. Active payee names are the names in the comment box. These names are directly linked to the preferred payee names on the payee list.

Claim 28: In the payee list box on page 123, the dummy payee table is the payee list box. The table can be searched using the scroll bar. Page 123, shows an exact match between the received payee name "CPL" and the preferred payee name "City Power and Light".

Claim 29: Page 93 illustrates the step of clearing transactions on a financial statement. This involves comparing transactions in the financial statement to the transactions listed in the

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personal data store (the list on page 93). This can be performed for any of the transactions, including the earliest dated transactions. The paragraphs of the claim prefaced by the word “if” are considered optional, and thus carry no patentable weight. As seen on page 93, the balance at any point in time may be displayed.

Claim 30: Page 96 illustrates a prompt (Balance Account Prompt) indicating that the opening balance is either correct or has been edited to become correct.

Claim 31: Page 94 illustrates the steps of comparing an ending balance in a financial statement (statement balance) to transactions in the personal data store (the cleared balance) to determine if they are the same (if there is a display of a difference amount). The remaining paragraphs of the claim prefaced by the word “if” are considered optional and thus carry no patentable weight.

Claim 32: Page 27 illustrates an account book into which financial transactions from the financial statement are downloaded. On page 93, the transactions can be flagged with a “C” to indicate that they also have been cleared as well as downloaded.

Claim 33: See remarks for claim 26.

Claim 34: See remarks for claim 27.

Claim 35: See remarks for claim 28.

Claim 36: See remarks for claim 29.

Claim 37: See remarks for claim 30.

Claim 38: See remarks for claim 31.

Claim 39: See remarks for claim 32.

Claim 40: See remarks for claim 26.

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Claim 41: See remarks for claim 27.

Claim 42: See remarks for claim 28.

Claim 43: See remarks for claim 29.

Claim 44: See remarks for claim 30.

Claim 45: See remarks for claim 31.

Claim 46: See remarks for claim 32.

Claim 47: See remarks for claim 26.

This office action is made non-final.

Any inquiry concerning this communication should be directed to Sam Rimell at telephone number (703) 306-5626.



Sam Rimell  
Primary Examiner  
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